UNIVERSITY OF FLORIDA

EXTENSION

Institute of Food and Agricultural Sciences

Consumer Highlights

March 2004

SANTA ROSA COUNTY FAMILY AND CONSUMER SCIENCES

Top 10 Misleading Label Claims

#1 "High energy" or "high calorie"
#2 "Low sugar"
#3 "Good source" or "high" claims without a Daily Value (for example, "high in omega-3 fatty acids")
#4 "Sugar free"
#5 "Low"
#6 Low cholesterol claims
#7 "___% fat free" on products that are not low fat
#8 "Fat free"
#9 "No sugar added"
#10 "Free" or "low" claims for foods that are always free or low in the nutrient (for example, "fat-free broccoli" in place of "broccoli, a fat-free food")

The first three claims are what FDA staff call "claims that have not been defined and therefore may not be used." If you see these words on the package, you should be immediately suspicious and check both the Nutrition Facts label and the ingredients list. The last seven claims are "claims being used when the food itself does not qualify." The only way to test these claims is to check the nutritional data and ingredients. If you have any questions about the legitimacy of these claims, call the manufacturer directly or contact the FDA office nearest your home.

Top Things To Know About Making a Budget

1. Budgets are a necessary evil.
They're the only practical way to get a grip on your spending so you can make sure your money is used the way you want it to be used.

2. Creating a budget generally requires three steps.

- Identify how you spend money now
- Evaluate your current spending and set goals that take into account your financial objectives
- Track your spending to make sure it stays within those guidelines.

3. Use software to save grief.
If you use a personal-finance program such as Quicken or Microsoft Money, the built-in budget-making tools can create your budget for you.

4. Don't drive yourself nuts.
One drawback of monitoring your spending by computer is that it encourages overzealous attention to detail. Once you determine which categories of spending can and should be cut (or expanded), concentrate on those categories and worry less about other aspects of your spending.

5. Watch out for cash leakage.
If withdrawals from the ATM machine evaporate from your pocket without apparent explanation, it's time to keep better records. In general, if you find yourself returning to the ATM more than once a week or so, you need to examine where that cash is going.

6. Spending beyond your limits is dangerous.
If so, you've got plenty of company. Government figures show that many households with total income of $50,000 or less are spending more than they bring in. This doesn't make you an automatic candidate for bankruptcy -- but it's definitely a sign you need to make some serious spending cuts.

7. Beware of luxuries dressed up as necessities.
If your income doesn't cover your costs, then some of your spending is probably for luxuries -- even if you've been considering them to be filling a real need.

8. Tithe yourself.
Aim to spend no more than 90 percent of your income. That way, you'll have the other 10 percent left to save for your big-picture items.

9. Don't count on windfalls.
When projecting the amount of money you can live on, don't include dollars that you can't be sure you'll receive, such as year-end bonuses, tax refunds, or investment gains.

10. Beware of spending creep.
As your annual income climbs from raises, promotions, and smart investing, don't start spending for luxuries until you're sure that you're staying ahead of inflation. It's better to use those income increases as an excuse to save more.

CNN Money
February 2004

National Nutrition Month® 2004 Quiz

1. Keeping a daily food record of what you eat is a good weight management strategy.
True or False

2. Margarine contains fewer fats and calories than butter.
True or False

3. Forty percent of American adults are overweight or obese (with a BMI of 25 or above).
True or False

4. Soy products are a good source of protein.
True or False

5. Fruit drinks count as a serving from the fruit group in the Food Guide Pyramid.
True or False

6. While you are shopping, it is okay to leave your groceries in the car more than 2 hours.
True or False

7. Drinking bottled water is healthier for you than tap water.
True or False

8. Nuts are okay to eat as part of a low-fat diet.
True or False

9. You don't need to eat fruits, vegetables or whole grain foods to get your daily requirements for fiber.
True or False

10. Kids that eat breakfast are more likely to keep their weight under control.
True or False

11. When you eat a meal it takes about 10 minutes for your brain to get the message that you are full.
True or False

12. Making time for family meals means children and teens will eat more nutritious foods.
True or False

Answers:

1. True. This has been shown to be a very powerful behavior modification technique for weight management to help you decrease calories and lose weight. Keeping a food record for a week or two can give you insight into your eating habits, and help identify areas you might need to change. It can help you think twice before indulging in a high fat snack.

2. ***False***. Ounce for ounce, the calorie and fat content of regular margarine and butter are the same, about 35 calories and 4 grams of fat per teaspoon. Both are fat, but the source differs. Butter contains more saturated fat than margarine. Because margarine is made from vegetable oil it has no cholesterol. Choose soft tub or liquid margarines rather than stick margarines, which have more saturated fat and trans fats.

3. ***False***. According to the Centers for Disease Control and Prevention 61 percent of American adults are overweight or obese. Successful weight management strategies include keeping food logs, watching portions sizes, being active, and choosing healthy foods from the Food Guide Pyramid.

4. ***True***. As a source of protein, most soy products like tofu, soy milk, whole soybeans and tempeh are good alternatives to meat, poultry and fish. Look for calcium-fortified soy milk and tofu. Soy milk is cholesterol-free, but the fat content is similar to 2 percent cow's milk; also look for low fat versions of soy milk.

5. ***False***. No, not even if fruit juice is one of the ingredients. Many fruit-flavored drinks fit at the top of the Food Guide Pyramid because they are mainly water with fruit flavor and added sugars. Look for a 100 percent fruit juice, which is a good source of vitamin C.

6. ***False***. Discard all perishable foods like milk, meat, soups and leftovers that have been at room temperature for more than 2 hours to avoid the risk of food borne illness. Remember, when in doubt throw it out!

7. ***False***. Both bottled and tap water is monitored carefully for quality and safety. The only real nutritional differences may be the fluoride and lead. Both tap water or bottled water may or may not be fluoridated. You need to check. In places where lead content of water is a concern, bottled water may be a good choice.

8. ***True***. Although they are high in fat, nuts contain mostly unsaturated fat (a good fat), and are good sources of protein, magnesium and the antioxidants vitamin E and selenium. Nuts have many healthy benefits and can be included in a low fat diet as long as the portions are small.

9. ***False***. To meet the 20 to 35 gram daily target for fiber, eat at least five servings of fruits and vegetables a day, plus three servings of whole grain foods like whole wheat breads and cereals. Dietary fiber plays a variety of roles in maintaining good health.

10. ***True***. They are also more likely to have lower blood cholesterol levels, meet their daily nutritional needs, attend school more frequently and make fewer trips to the school nurse's office complaining of a tummy ache.

11. ***False***. It takes about 20 minutes for your brain to get the message that you are full. To avoid overeating, eat slowly and take time to enjoy your food.

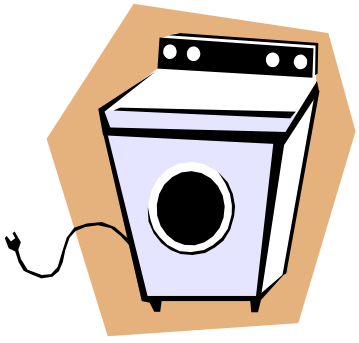
12. ***True***. Kids consume more nutritious meals if they eat an evening meal with their parents. In a recent study, kids who ate an average of six to seven family meals weekly, had higher intakes of dairy foods, fruits and vegetables than those who ate three or fewer family meals per week. Parents can be positive role models and help their kids adopt healthier eating habits.

Dryer Ducts

If your dryer duct is not properly vented to the outdoors, your dryer can overheat and cause a fire; gas dryers can also cause carbon monoxide to enter your home if not properly vented, causing illness or death. There are ways to avoid an overheated dryer:

- **Sort loads** -clothes that dry quickly should not be mixed with heavy items.
- **Don't overdry** - Clothing coming out of the dryer should not feel hot. Set dryer to the midpoint of the cycle instead of "most dry."
- **Clean the lint filter** before every load.
- **Clean the moisture sensors** - If your dryer includes a moisture sensor, it can become dirty or coated from dryer sheets. Be sure to clean it occasionally using a cotton ball and rubbing alcohol.
- Use **correct type of ducts** to vent dryer to outdoors. Some types of ducts, such as foil or plastic ducts, can kink and sag, creating pockets where moisture or lint can accumulate and are not recommended. Rigid ducts are best, but flexible metal ducts can also be used. To minimize lint build-up, use ductwork that is short and does not turn directions.
- **Clean ducts annually** - lint can build up and block the duct. If airflow is blocked, the dryer can overheat and cause a fire. Instructions on cleaning the dryer's ducts should be in the dryer's user manual.

Consumer Reports
August 2003



Free Credit Report

Fair and Accurate Credit Transactions Act of 2003 gives consumers a free credit report annually, <u>but consumers won't be able to obtain them until late in 2004</u>

San Diego, CA. Even though Congress passed the Fair and Accurate Credit Transactions Act in 2003, some of the new provisions, including those free annual credit reports, may not take effect until 2005 or beyond. The reason why is the law requires the Federal Trade Commission (FTC) to complete its rule making process before all of the new tools are available to consumers.

According to the FTC, once they draft the rules, procedures and mechanisms to deliver the free credit reports, then they are put out for a public comment period of 90 days. Once that aspect is complete the FTC will draft its final rules and regulations and set an effective date.

Until that time, consumers will have to continue to use the methods established under the former Fair Credit Reporting Act (FCRA) to obtain credit reports. They include:

Using either an 800 telephone number or the Internet to order a credit report. Depending on the state where you reside, the cost of the reports range from free to $9. Credit reports are FREE under the following conditions:

1) If someone has been denied credit, insurance, an apartment or employment because of information supplied by a Credit Reporting Agency (CRA).

2) If a consumer certifies in writing that they're unemployed and plan to look for a job within 60 days.

3) If a consumer certifies in writing that they're on welfare.

4) If one's report is inaccurate because of fraud.

To order credit report(s) call, write or email each of the three major CRAs.

Equifax, P.O. Box 740241, Atlanta, GA 30374-0241; (800) 685-1111. (www.equifax.com)

Experian, P. O. Box 2002, Allen, TX 75013; (888-397-3742). (www.experian.com)

Trans Union, P.O. Box 1000, Chester, PA 19022; (800 - 916-8800. (www.transunion.com)

For help correcting credit file mistakes and free information about the credit file correction process, please visit: www.icfe.info. Experian, P.O. Box 2002, Allen, TX 75013; (888-397-3742). (www.experian.com)

To receive the same information by mail, please send $1 and a self-addressed, 60 cent stamped envelope to: ICFE, Credit File Mistakes, PO Box 34070 San Diego, CA 92163-4070.

For more information contact: Paul Richard, RFC - ICFE Executive Director at 619-239-1401.

Three Steps

Choosing the right Cleaning Products

Cleaning House." No doubt about it ... it's a necessary chore. But to make this task easier, there is a cleaning product for just about every job you need to tackle. Which means that often, the biggest question is ... which product for which job?

Not anymore. Here's a guide to choosing the right cleaning product, and then a room-by-room tour that gives cleaning tips and identifies specific surfaces and their cleaning solutions.

Let's take a look at the Three Steps to Choosing the Right Cleaning Product

1. Check Out the Soils and Surfaces
The first thing to consider in any cleaning task is ... what am I trying to get rid of? Take a look around. Is there grease on the stove, mildew on the shower door or do you have hard water that leaves mineral deposits on bathroom and kitchen fixtures? Identifying the dirt you see – or maybe don't see, in the case of germs – is the first step in determining the type of cleaning product you need. Now look at where the dirt is located. In other words, what type of surface is soiled? Today's beautiful surfaces offer many options in home decor, but they also require a bit of thought about how to safely clean them.

2. Consider Your Own Cleaning Needs
Are you a once-a-month, bucket-wielding cleaner who likes to use dilutable powders or liquids to tackle the whole house? Or do you prefer quick, frequent clean-ups using spray cleaners? Do you need the heavy-duty strength of a powdered cleanser? Do you have young children and need to disinfect surfaces regularly?

Taking a moment to think about your lifestyle, cleaning needs and preferences will help you decide among the various *product types* ... abrasive cleansers, nonabrasive cleaners, disinfectant and other specialty cleaners ... and *product forms* ... sprays, gels, foams, dilutable powders and liquids. There's a wide variety of cleaning product options to meet your needs and make your job easier.

3. Read the Label ... On Cleaning Products
Product labels are your best source of information for choosing a cleaner. Mildew remover ... oven cleaner ... glass cleaner ... the name itself usually says exactly what the product will do. And if the name doesn't tell you, the back of the label will explain the types of soils the product is formulated to remove and the surfaces it should or shouldn't be used on. Labels provide just about everything we need to know about a cleaning product and its safe and effective use. Look for some or all of the following information:

1. Product Name
2. Product Type
3. Directions for Use
4. Ingredients
5. Human Safety Information
6. Storage and/or Disposal Information
7. EPA Registration Number
8. Environmental Information
9. Net Weight or Volume
10. Manufacturer's Name and Address, and/or a Toll-Free Number

... On Surfaces and Appliances

Fiberglass, no-wax floors, countertop surfaces, ceramic glass cooktops – all have their own characteristics and cleaning requirements. Most surface and appliance manufacturers give instructions for cleaning their products ... usually on a tag or sticker attached to the product. Or, contact your retailer or the manufacturer for care instructions. These are your best guides to caring for and cleaning new purchases.

The Soap and Detergent Assn.
February 2004

RECIPES

Zucchini Corn Bread Pie

2 medium zucchini, quartered and thinly sliced
1 small onion, chopped
1/2 cup evaporated skim milk
2 eggs
1 package (8.5 ounces) corn muffin mix
1/2 cup finely shredded reduced-fat sharp Cheddar cheese, divided

1. Preheat the oven to 375^0 F. Coat a 9-inch pie plate with nonstick cooking spray. Coat a skillet with nonstick cooking spray.

2. Heat the skillet to medium heat. Saute' the zucchini and onion for 3 to 4 minutes, or until the zucchini is crisp-tender; set aside.

3. In a large bowl, beat together the evaporated milk and eggs. Sir in the corn muffin mix just until combined. Add the zucchini mixture and 1/4 cup cheese; mix well, then pour into the pie plate and sprinkle with the remaining 1/4 cup cheese.

4. Bake for 25 to 30 minutes, or until golden and a wooden toothpick inserted in the center comes out clean. Cut into wedges and serve.

Serving size: 1 wedge, Total servings: 8

Calories 154, Calories from Fat 52, Total Fat 6 g, Saturated Fat 3 g, Cholesterol 61 mg, Sodium 321 mg, Carbohydrate 26 g, Dietary Fiber 2 g, Sugars 9 g, Protein 7 g.

Orange-Barbecue Chicken Chunks

1 pound boneless, skinless chicken breasts or turkey breast tenderloins, all visible fat removed
1/4 cup barbecue sauce
1/4 cup all-fruit marmalade or spread, such as orange apricot, or plum
1/2 teaspoon ground ginger (optional)

1. Rinse chicken and pat dry with paper towels. Cut chicken into bite-size pieces.

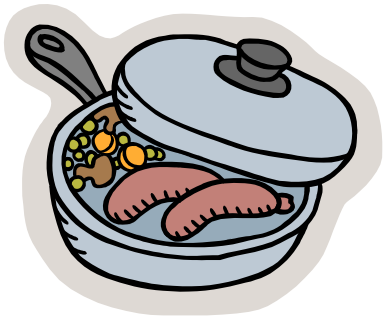
2. Heat a large skillet over medium-high heat. Remove from heat and spray with vegetable oil spray. Cook chicken for 3 to 4 minutes, or until tender and no longer pink in center, stirring occasionally.

3. Stir in remaining ingredients. Cook until heated through, about 2 minutes, stirring constantly.

Dietary exchanges:
1 Fruit, 3 Meat

Serving size 1/2 Cup, Total servings 4

183 Calories; Total Fat 3 g; Saturated 1 g; Polyunsaturated 1 g; Monounsaturated 1 g; Carb 14 g; Protein 25 g; Cholesterol 67 mg; Sodium 200 mg; Fiber 0 g

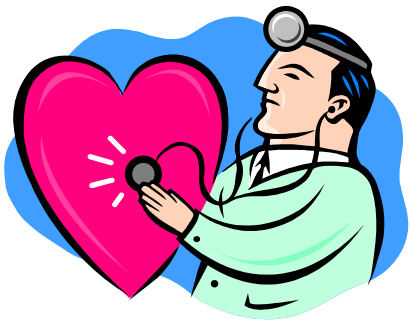


FCE News

Leader Training/ Council Meeting

March 4, 2004 - 9:30 AM
Pace-Pearidge Clubhouse, Keyser Lane

The Council meeting will be at the Pace-Pearidge Clubhouse **not** the Extension Office this month. The topic for this month's leader training has not been confirmed yet. Milton will be the hostess club.



Health Fair

Where: PJC L.I.F.E. Center
Milton Campus

When: Wednesday, March 24, 2004
8:00 AM - 12:00 Noon

Everybody is welcome! Over 30 health organizations will be in attendance providing various screenings.

Cholesterol screenings requires 10 hour fast (minimal fee)

Whiting Pines
"Prime Time for Tots"
March 26 - 10:30 A.M.

District FCE Camp May 11-13

Camp Timpoochee, Niceville
Theme: **Take Another Look at FCE Camp**
Cost: Fulltime-$67.00
Day Camper-$25.00

Major Classes: Homespun Angel; Scrap-booking; Fabric covered photo box; Memory bracelet; Quilted placemat storage holders and Star ornament.

Commitment Deadline: March 1

Since camp had to be canceled the past two years, we are asking that participants pay a $20.00 commitment fee to county treasurer by March 1. If we have 25 full-time campers, registration forms will be mailed out. If you have questions, call me at 623-3868 or 934-5278. Camp is open to FCE members and the general public.

Gardener's Corner

Things start happening fast in the landscape and garden during March. The spring flowering shrubs, vines and trees are usually in full bloom. These include azalea, spirea, oriental magnolia, wisteria, dogwood and redbud.

Tips for the Impatient Spring Gardener

The natural urge to dig, plant and perform other gardening jobs with the first warm spell in March is sometimes overwhelming. Because of the temptation to get an early start on spring, many local gardeners typically fertilize lawns and plant warm season vegetables and flowers too early.

The soil temperature largely determines plant response to fertilization, seeding or transplanting.

Until the soil temperature warms and stabilizes above 70 degrees F., there is no advantage to doing these jobs early.

Avoid wasted time and money by waiting until the soil warms up for good in the spring. The soil temperature can be monitored by using a soil thermometer or by using the University of Florida's weather system.

The FAWN weather system now has a monitoring station at the West Florida Research and Education Center. The system can be accessed online. Go to: http://fawn.ifas.ufl.edu.

Once the site is found, click on the Jay location. You will find the current soil temperature and past soil temperatures by the day or hour.

The earliest safe date for fertilizing, seeding and transplanting annuals varies from year to year. During some years the soil warms up sufficiently in early March. Other years, the soil has remained too cool until well into April.

March Tips

Assuming an average spring and relatively warm soil temperatures by mid-month…

■ Remove any leaf cover from the lawn in preparation for mowing.

■ Apply lawn fertilizer, but only after the grass greens up and begins to grow.

■ Last chance of the year for planting Irish potatoes, English peas, snow peas and sweet peas.

■ Fertilize shrubs. Use an acid forming fertilizer such as an azalea, camellia specialty product on azaleas, camellias, blueberries and other "acid loving" plants.

■ Purchase high quality bedding plants of tomato, pepper and eggplant. Transplant them in a prepared garden spot.

■ In the vegetable garden plant seeds of sweet corn, squash, bean, pea and cucumber.

■ Overgrown broadleaved evergreen shrubs can be heavily pruned this month, if necessary.

■ Do not prune the spring flowering shrubs such as azaleas, spirea, forsythia until after the flowering season is finished.

■ Remove weeds, deadhead and lightly fertilize pansy and snapdragon beds to stimulate a late flush of bloom.

Horticulture on the Santa Rosa Extension Web Site

Our web site is being revised and improved. One of the features is Theresa's newsletter "Green Garden News". It contains useful information for local gardeners.
http://www.santa-rosa.fl.us/santa_rosa/extension
Once there, click on Horticulture.

March 2004

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 ***FCE Commitment Deadline***	2	3	4 *Council Meeting/Leader Training 9:30 am Pace/Pearidge Clubhouse Keyser Lane*	5	6
7	8	9	10	11 *District FCE Camp Timpoochee, Niceville, FL*	12 *District FCE Camp Timpoochee, Niceville, FL*	13 *District FCE Camp Timpoochee, Niceville, FL*
14	15	16	17	18 *Milton Club Meeting 9:30 am*	19	20
21	22	23	24 *Wallace Club Meeting 10:00 am Wallace Clubhouse*	25 *Pace-Pearidge Club Meeting 10:00 am Pace-Pearidge Clubhouse*	26 *Whiting Pines "Prime Time for Tots" 10:30 am*	27
28	29	30	31			

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